

WHAT IS CLAIMED IS:

1.           A portable terminal comprising:  
              an IC card mounting module to mount selected  
one of a non-contact and a non-contact/contact IC card;  
              a memory module to store the conditions for  
the corresponding operation;  
              a module to detect that said IC card has been  
accessed; and  
              a module to perform a predetermined  
corresponding operation in the case where the change  
that occurs in the contents of the IC card as the  
result of said access satisfies said conditions for the  
corresponding operation.
2.           A portable terminal according to Claim 1,  
              wherein said access detection module checks  
the card information of said IC card at a predetermined  
timing thereby to detect the access to said IC card.
3.           A portable terminal according to Claim 1,  
              wherein said access detection module detects  
the communication between said IC card and an external  
device.
4.           A portable terminal according to Claim 1,  
              wherein said access corresponding operation  
module transmits and receives data between said IC card  
and a management apparatus for executing a  
predetermined process.
5.           A portable terminal according to Claim 1,  
              wherein said access corresponding operation

module can set the conditions for the corresponding operation including the change amount and the change item of the card information on the one hand and a particular corresponding operation on the other hand.

6. A management apparatus comprising:

a portable terminal identifying module to receive the card information from a non-contact IC card processing unit having a module to communicate with an IC card without contact and to acquire the card information including the IC card identification information and the outstanding value information thereby to identify the portable terminal having the IC card based on said IC card identification information;

a memory module to store the conditions for the corresponding operation;

a module to communicate with said portable terminal;

an information transmission determining module to determine whether the predetermined information for charging against the outstanding SF value is to be transmitted to the portable terminal identified by said portable terminal identification module in the case where the contents of said card information satisfy said conditions for the corresponding operation; and

a module to transmit said information determined by said information transmission determining module.

7. A management apparatus according to Claim 6, wherein said information transmission determining module is capable of performing selected one of the operation of using, as the conditions for determining the transmission of predetermined information, selected one of the change item and the change amount of the change item of the card information set by the user of at least said portable terminal and the operation of permitting the user to set the contents of the information transmitted to said user.

8. A portable terminal comprising an information receiving module to receive said predetermined information transmitted by the management apparatus described in Claim 6; and

a corresponding operation module to perform a predetermined corresponding operation in accordance with said predetermined information received by said information receiving module.

9. A management apparatus according to Claim 6, wherein said information transmission module transmits selected one of the information for starting the program to charge the value at said portable terminal, the information for renewal of the validity period of the commuter pass at the portable terminal and the information for starting the program to renew the validity period of the commuter pass at the portable terminal.

10. A portable terminal according to Claim 1,  
wherein said corresponding operation module performs selected one of the operation of charging the SF value and the operation of renewing the validity period of the commuter pass.
11. A portable terminal according to Claim 1,  
wherein said access corresponding operation module identifies the user as required.
12. A portable terminal according to Claim 11,  
wherein the user is identified only after a predetermined operation is performed a specified number of times or only when the operation of specific contents is performed.
13. A portable terminal according to Claim 11,  
wherein the user is identified by selected one of an ID, a password, fingerprints, an iris, a voice, face features and any combination thereof.
14. An IC card management method for managing an IC card mounted in a portable terminal based on the card information of said IC card, comprising the steps of:  
  
acquiring the card information of said IC card from said portable terminal; and  
  
comparing said acquired card information with predetermined conditions for the corresponding operation and in the case where said card information satisfies said conditions for the corresponding operation, causes said portable terminal to perform the

operation corresponding to said card information.

15. An IC card management method according to Claim 14,

wherein said card information is the outstanding SF value acquired from said portable terminal through a ticket checking machine, and

wherein said corresponding operation is to charge the SF value on said IC card.

16. An IC card management method according to Claim 14,

wherein said card information is the validity period of a commuter pass acquired from said portable terminal through a ticket checking machine, and

wherein said corresponding operation is to notify said validity period of said commuter pass in said portable terminal.